



# Iowa Health and Wellness Plan

## Iowa Health and Wellness Plan

### **What Is the Iowa Health and Wellness Plan?**

The Iowa Health and Wellness Plan is a new Medicaid program that has been created to provide comprehensive health care coverage to low income Iowans. The plan will **replace** the IowaCare program, which ends on December 31, 2013.

### **One Program, Two Options**

- **Iowa Wellness Plan:** Covers adults ages 19-64 with income up to and including 100 percent of the Federal Poverty Level. The Wellness Plan will be administered by Iowa Medicaid and members will have access to the Medicaid provider network.
- **Iowa Marketplace Choice Plan:** Covers adults 19-64 with income 101 percent up to and including 133 percent of the Federal Poverty Level. The Marketplace Choice Plan allows members to select certain commercial health plans available on the Health Insurance Marketplace. Medicaid pays the premiums for the commercial health plan on behalf of the member.

### **Current IowaCare Members**

The Department of Human Services will check to see if all IowaCare members can get coverage from the Iowa Health and Wellness Plan by verifying member income. IowaCare members will receive a letter in late October 2013 telling them if they are eligible. If a member is eligible, they do not need to apply for the Iowa Health and Wellness Plan. If a member is not eligible, they will receive instructions on how to apply for coverage.

### **Who Can Enroll?**

To be eligible for the Iowa Health and Wellness Plan, you must:

- Be an adult age 19-64
- Have income that does not exceed 133 percent of the Federal Poverty Level (\$15,282 for a family of 1 person, \$20,628 for a family with 2 people)
- Live in Iowa and be a U.S. citizen
- Not be otherwise eligible for Medicaid or Medicare

### **How to Apply**

People who are not current IowaCare members can apply for the Iowa Health and Wellness Plan several ways:

- Visit [HealthCare.gov](http://HealthCare.gov) and complete an application online.
- Call 1-800-318-2596 to complete an application over the phone.



## Iowa Health and Wellness Plan

Benefits	IowaCare Program	Iowa Health and Wellness Plan	
		Iowa Wellness Plan	Iowa Marketplace Choice Plan
	Program enrollment closed IowaCare coverage ends December 31, 2013	Program enrollment begins October 1, 2013 Coverage begins January 1, 2014	Program enrollment begins October 1, 2013 Coverage begins January 1, 2014
Ambulatory Patient Services • Physician Services • Primary Care	Only Covered from IowaCare Providers	Covered	Covered
Emergency Services • Emergency Room • Ambulance	Emergency Room Only Covered from Limited IowaCare Providers Ambulance Not Covered	Covered	Covered
Hospitalization	Only covered from Limited IowaCare Providers	Covered	Covered
Mental Health and Substance Use Disorder Services	Not Covered	Covered Services provided by the Iowa Plan	Covered
Rehabilitative and Habilitative Services • Physical Therapy • Occupational Therapy • Speech Therapy	Not Covered	Covered (60 visits covered annually for each therapy)	Covered
Lab Services • X-Rays • Lab Tests	Only Covered from IowaCare Providers	Covered	Covered
Preventive and Wellness Services	Only Covered from IowaCare Providers	Covered	Covered
Prescription Drugs	Not Covered	Covered	Covered
Dental	Not Covered	Covered	Covered

**The Iowa Health and Wellness Plan offers comprehensive benefits to members. The plan covers a wide range of medical services, without limits on amount of care received.**



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Provider Network	IowaCare Program	Iowa Health and Wellness Plan	
		Iowa Wellness Plan	Iowa Marketplace Choice Plan
	<b>Enrollment closed IowaCare coverage ends December 31, 2013</b>	<b>Program enrollment begins October 1, 2013 Coverage begins January 1, 2014</b>	<b>Program enrollment begins October 1, 2013 Coverage begins January 1, 2014</b>
<b>Physician and Primary Care</b>	IowaCare Providers Only <ul style="list-style-type: none"> <li>• Broadlawns Medical Center</li> <li>• University of Iowa Hospitals and Clinics</li> <li>• 6 Federally Qualified Health Centers</li> </ul>	Statewide Medicaid Provider Network <ul style="list-style-type: none"> <li>• Includes providers in local communities</li> </ul>	Statewide Commercial Health Plan Network <ul style="list-style-type: none"> <li>• Includes providers in local communities</li> </ul>
<b>Hospitalization</b>	IowaCare Providers Only <ul style="list-style-type: none"> <li>• Broadlawns Medical Center</li> <li>• University of Iowa Hospitals and Clinics</li> <li>• 6 Federally Qualified Health Centers</li> </ul>	Statewide Medicaid Provider Network <ul style="list-style-type: none"> <li>• Includes hospitals in local communities</li> </ul>	Statewide Commercial Health Plan Network <ul style="list-style-type: none"> <li>• Includes hospitals in local communities</li> </ul>
<b>Emergency Services</b>	IowaCare Providers Only <ul style="list-style-type: none"> <li>• Broadlawns Medical Center</li> <li>• University of Iowa Hospitals and Clinics</li> <li>• 6 Federally Qualified Health Centers</li> </ul>	Statewide Medicaid Provider Network <ul style="list-style-type: none"> <li>• Includes emergency room/hospitals in local communities</li> </ul>	Statewide Commercial Health Plan Network <ul style="list-style-type: none"> <li>• Includes emergency room/hospitals in local communities</li> </ul>
<b>Prescription Drugs</b>	Not Covered by IowaCare	Statewide Medicaid Provider Network <ul style="list-style-type: none"> <li>• Includes pharmacies in local communities</li> </ul>	Statewide Commercial Health Plan Network <ul style="list-style-type: none"> <li>• Includes pharmacies in local communities</li> </ul>
<b>Other Medical Services</b>	IowaCare Providers Only <ul style="list-style-type: none"> <li>• Broadlawns Medical Center</li> <li>• University of Iowa Hospitals and Clinics</li> <li>• 6 Federally Qualified Health Centers</li> </ul>	Statewide Medicaid Provider Network <ul style="list-style-type: none"> <li>• Includes providers in local communities</li> </ul>	Statewide Commercial Health Plan Network <ul style="list-style-type: none"> <li>• Includes providers in local communities</li> </ul>

**Members of the Iowa Health and Wellness Plan will have access to a statewide group of providers. Members will be able to visit providers, hospitals and pharmacies in their local community.**



## Iowa Health and Wellness Plan

Out-of-Pocket Costs	IowaCare Program	Iowa Health and Wellness Plan	
		Iowa Wellness Plan	Iowa Marketplace Choice Plan
	Enrollment closed IowaCare coverage ends December 31, 2013	Program enrollment begins October 1, 2013 Coverage begins January 1, 2014	Program enrollment begins October 1, 2013 Coverage begins January 1, 2014
Copayments	<ul style="list-style-type: none"> <li>\$1-3 for various services</li> <li>Required to pay out-of-pocket for many services not covered by IowaCare program</li> </ul>	<ul style="list-style-type: none"> <li>None, except for \$10 for using the Emergency Room when it is not a medical emergency</li> </ul>	<ul style="list-style-type: none"> <li>None, except for \$10 for using the Emergency Room when it is not a medical emergency</li> </ul>
Monthly Contributions	<ul style="list-style-type: none"> <li>Monthly contributions for some members</li> </ul>	<ul style="list-style-type: none"> <li>No monthly contribution for the first year</li> <li>No contributions after the first year if the member Healthy Behavior activities</li> <li>Only for adults with income greater than 50% of the Federal Poverty Level</li> </ul>	<ul style="list-style-type: none"> <li>No monthly contribution for the first year</li> <li>No contributions after the first year if the member Healthy Behavior Activities</li> <li>Only for adults with income greater than 50% of the Federal Poverty Level</li> </ul>
Out-of-Pocket Spending Limit	<ul style="list-style-type: none"> <li>Cannot exceed 5% of income</li> </ul>	<ul style="list-style-type: none"> <li>Cannot exceed 5% of income</li> </ul>	<ul style="list-style-type: none"> <li>Cannot exceed 5% of income</li> </ul>

Healthy Behaviors	IowaCare Program	Iowa Health and Wellness Plan	
		Iowa Wellness Plan	Iowa Marketplace Choice Plan
	Enrollment closed IowaCare coverage ends December 31, 2013	Program enrollment begins October 1, 2013 Coverage begins January 1, 2014	Program enrollment begins October 1, 2013 Coverage begins January 1, 2014
First Year (2014)	Not Applicable	<ul style="list-style-type: none"> <li>Complete Wellness Exam</li> <li>Complete Health Risk Assessment</li> </ul>	<ul style="list-style-type: none"> <li>Complete Wellness Exam</li> <li>Complete Health Risk Assessment</li> </ul>
Second Year and Beyond (2015 and Beyond)	Not Applicable	<ul style="list-style-type: none"> <li>Complete a set number of healthy activities</li> </ul>	<ul style="list-style-type: none"> <li>Complete a set number of healthy activities</li> </ul>
If Healthy Behaviors Are Completed:	Not Applicable	No monthly contributions required to be paid by member	No monthly contributions required to be paid by member